

PATENT

IN THE UNITED STATES

PATENT AND TRADEMARK OFFICE

APPLICANTS: Min Shao, et al.

SERIAL NO.: 09/607,747

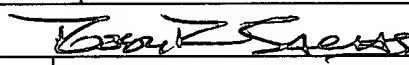
FILING DATE: June 30, 2000

TITLE: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

EXAMINER: Unknown

GROUP ART UNIT: 2761

ATTY. DKT. NO.: 4797

CERTIFICATE OF MAILING			
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Assistant Commissioner for Patents, Box DAC, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.			
Signature:			
Typed or Printed Name:	Robert R. Sachs, Registration No. 42,120	Dated:	March 23, 2001
Express Mail Mailing Number (optional):	EL668937131US		

BOX MISSING PARTS
COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

RESPONSE TO NOTICE TO FILE MISSING
PARTS OF APPLICATION

SIR:

Responsive to the Formalities Letter dated September 25, 2000 received in the above-identified patent application, enclosed are:

- ☒ a copy of the Notice to File Missing Parts;
- ☒ an original, signed Declaration;
- ☒ Assignment and PTO-1619A;

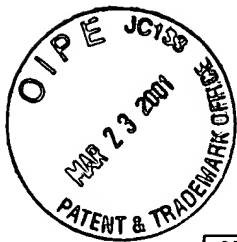
☒ Other: check #23164 in the amount of \$4,520 and check #1072 in the amount of \$520 to cover the application filing fees, the missing parts surcharge, assignment recordation and a four-month month extension of time.

Respectfully submitted,
MIN SHAO, ET AL.

Dated: March 23/01

By: Robert R. Sachs
Robert R. Sachs, Reg. No.: 42,120
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
Tel.: (415) 875-2410
Fax.: (415) 281-1350

13553/04797/SF/5045056.1



03-26-01

Sector 3

PTO/SB/21 (modified)

Approved for use through xx/xx/xx, OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/607,747 ✓
		Filing Date	June 30, 2000
		First Named Inventor	Min Shao
		Group Art Unit Number	2761
		Examiner Name	Unknown
TRANSMITTAL FORM (to be used for all correspondence during pendency of filed application)		Total Number of Pages in This Submission	16
		Attorney Docket Number	4797

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form (in duplicate) <input checked="" type="checkbox"/> Check Enclosed <input checked="" type="checkbox"/> Return Receipt Postcard <input checked="" type="checkbox"/> Response to Notice to File Missing Parts <input checked="" type="checkbox"/> Assignment & Recordation Cover Sheet <input checked="" type="checkbox"/> Declaration <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Information Disclosure Statement & PTO-1449 <input type="checkbox"/> Copies of IDS Cited References <input type="checkbox"/> Request for Corrected Filing Receipt <input type="checkbox"/> Request for Correction of Recorded Assignment <input type="checkbox"/> Amendment/Response: [] Page(s) <input type="checkbox"/> After Final <input type="checkbox"/> Status Request <input type="checkbox"/> Revocation and Power of Attorney	<input type="checkbox"/> Issue Fee Transmittal <input type="checkbox"/> Letter to Chief Draftsperson <input type="checkbox"/> Formal Drawing(s): [] Sheet(s) of Figure(s) [] <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> After Allowance Communication to Group <input checked="" type="checkbox"/> Copy of Formalities Letter <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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REMARKS:

SIGNATURE OF ATTORNEY OR AGENT

Signature:			
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated:	3/23/01

CERTIFICATE OF MAILING

I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Box MISSING PARTS, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.			
Signature:			
Typed or Printed Name:	Robert R. Sachs	Dated:	March 23, 2001
Express Mail Mailing Number (optional):	EL668937131US		



0651-0032 (modified)
Rev. 10/95

U.S. Department of Commerce
Patent and Trademark Office

FEE TRANSMITTAL

TOTAL AMOUNT OF PAYMENT

Subtotal (1) + Subtotal (2) + Subtotal (3) = **(\$ 5,040)**

Complete if Known

Application Number	09/607,747
Filing Date	June 30, 2000
First Named Inventor	Min Shao
Group Art Unit	2761
Examiner Name	Unknown
Attorney Docket Number	4797

METHOD OF PAYMENT

1. The Commissioner is hereby authorized to:

- ☐ Charge the indicated fees to the below mentioned deposit account.
- ☒ Charge any additional fee required under 37 CFR 1.16 - 1.21 or credit any over payments to the below mentioned deposit account.†
- ☐ Charge the Issue Fee set in 37 CFR 1.18 at the Mailing of the Notice of Allowance, 37 CFR 1.311(b) to the below mentioned deposit account.

Deposit Account Number: 19-2555

Deposit Account Name: FENWICK & WEST LLP

A Duplicate Copy of this authorization is attached

2. ☒ Payment Enclosed:
[X] 2 checks [] Other

FEE CALCULATION (fees effective 11/12/98)

1. FILING FEE

Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description	Fee Due
101/\$690	201/\$345	Utility Filing	690
106/\$310	206/\$155	Design Filing	
108/\$690	208/\$345	Reissue	
114/\$150	214/\$75	Provisional Filing	
SUBTOTAL (1)			(\$ 690)

2. CLAIMS

Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description
103/\$18	203/\$9	Claims in excess of 20
102/\$78	202/\$39	Independent claims in excess of 3
104/\$260	204/\$130	Multiple dependent claim
109/\$78	209/\$39	Reissue independent claims over original patent
110/\$18	210/\$9	Reissue claims in excess of 20 and over original patent

3. ADDITIONAL FEES

Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description	Fee Due
105/\$130	205/\$65	Surcharge - late filing fee or oath	130
127/\$50	227/\$25	Surcharge-late provisional filing fee or cover sheet	
147/\$2,520	147/\$2,520	For filing a request for reexamination	
115/\$110	215/\$55	Extension for response within first month†	
116/\$380	216/\$190	Extension for response within second month†	
117/\$890	217/\$445	Extension for response within third month†	
118/\$1,390	218/\$680	Extension for response within fourth month†	1390
128/\$1,850	228/\$925	Extension for response within fifth month†	
119/\$300	219/\$150	Notice of Appeal	
141/\$1,210	241/\$605	Petition to revive unintentionally abandoned application	
142/\$1,210	242/\$605	Utility Issue Fee (Or Reissue)	
143/\$430	243/\$215	Design Issue Fee	
122/\$130	122/\$130	Petitions to the Commissioner	
123/\$50	123/\$50	Petitions related to provisional applications	
126/\$240	126/\$240	Submission of Information Disclosure Statement	
581/\$40	581/\$40	Recording each patent assignment per property (times number of properties)	40
146/\$690	246/\$345	Filing a submission after final rejection (37 CFR 1.129(a))	
149/\$690	249/\$345	For each additional invention to be examined (37 CFR 1.129(b))	
Other fee (specify):		Ten soft copies of issued patent	
Other fee (specify):			

SUBTOTAL (3) **(\$ 1560)**

(Col. 1)		(Col. 2)		(Col. 3)		Fee Due	
For	No. of Existing Claims		Highest No. Previously Paid For	Extra**		Fee	
TOTAL	136	minus*	20 or	=	116	x	18 = 2088
INDEP	12	minus*	3 or	=	9	x	78 = 702
[] First presentation of multiple dependent claim							

* Subtract the greater number of Col. 2

** If the difference between Col. 1 and Col. 2 is less than zero, then enter "0" in Col. 3

SUBTOTAL (2) **(\$ 2790)**

SUBMITTED BY

Typed or Printed Name **Robert R. Sachs**

Signature

Robert R. Sachs

Complete (if applicable)

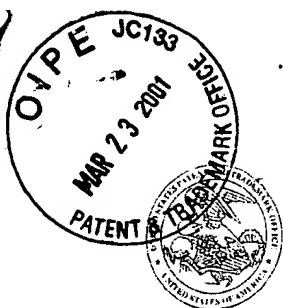
Reg. Number **42,120**

Date

3/23/07

A9000/00000/SF/5016699.1

03/23/2001 09:00:00 00000133 192335 09307747
05 FC:110 1350.00 07



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/607,747	06/30/2000	Shao Minn	4797 US

Renee M Dubord
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306

FORMALITIES LETTER



OC000000005422834

Date Mailed: 09/25/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$2790.
 - \$2088 for 116 total claims over 20.
 - \$702 for 9 independent claims over 3.
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 3610.

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

03/28/2001 EEXUBAY1 00000133 192555 09607747
01 FC:101 710.00 OP
02 FC:103 2088.00 OP
03 FC:102 702.00 OP
04 FC:105 130.00 OP